

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alan Dale Bradfield
Carol Jean Bradfield
Debtors

Case No. 16-03359-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 02, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Dale Bradfield, Carol Jean Bradfield, 3114 Faire Wynd Place, Dover, PA 17315-3898
aty	+ Floyd Goode, Jr., Truist Bank, 1001 Semmes Avenue, Richmond, VA 23224-2245
cr	+ Truist Bank, Bankruptcy Department, VA - RVW - 3034, P.O. BOX 27767, Richmond, VA 23261-7767
4822338	+ ACS, 501 Bleecker St, Utica, NY 13501-2401
4822339	+ AES, Po Box 61047, Harrisburg, PA 17106-1047
4822343	+ Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
4864670	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4834927	+ COLLEGE LOAN CORPORATION-GOLD WH on behalf of MHEA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
4822358	Kohls/capone, N56 W 17000, Ridgewood Drive, Menomonee Falls, WI 53051
4828583	SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767 Richmond, VA 23261
4853491	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcymortgage@suntrust.com	Jun 02 2021 19:12:00	SunTrust Bank, Bankruptcy Department, VA - RVW - 3034, P.O. Box 27767, Richmond, VA 23261-7767
4822342	EDI: WFFC.COM	Jun 02 2021 22:58:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
4839640	EDI: HNDA.COM	Jun 02 2021 22:58:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4822357	EDI: HNDA.COM	Jun 02 2021 22:58:00	Honda Financial Services, PO Boc 105027, Atlanta, GA 30348-5027
4822340	+ EDI: AMEREXPR.COM	Jun 02 2021 22:58:00	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
4841297	EDI: BECKLEE.COM	Jun 02 2021 22:58:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4822345	EDI: BANKAMER.COM	Jun 02 2021 22:58:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
4822344	+ EDI: BANKAMER.COM	Jun 02 2021 22:58:00	Bank Of America, Card Services, PO Box 53123, Phoenix, AZ 85072-3123
4856246	EDI: BANKAMER.COM	Jun 02 2021 22:58:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
4822346	+ EDI: TSYS2.COM	Jun 02 2021 22:58:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4822348	EDI: CAPITALONE.COM		

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		Jun 02 2021 22:58:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238-1119
4867379	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Jun 02 2021 19:12:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I.02915
4836976	EDI: CAPITALONE.COM		
		Jun 02 2021 22:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4850912	EDI: BL-BECKET.COM		
		Jun 02 2021 22:58:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4822352	+ EDI: CITICORP.COM		
		Jun 02 2021 22:58:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4822355	+ EDI: CITICORP.COM		
		Jun 02 2021 22:58:00	Citi/Universal, PO Box 6241, Sioux Falls, SD 57117-6241
4822356	+ Email/Text: Bankruptcy.RI@Citizensbank.com		
		Jun 02 2021 19:12:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
4952641	EDI: ECMC.COM		
		Jun 02 2021 22:58:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4952642	EDI: ECMC.COM		
		Jun 02 2021 22:58:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4822349	EDI: JPMORGANCHASE		
		Jun 02 2021 22:58:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
4855335	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 02 2021 19:27:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4867151	EDI: PRA.COM		
		Jun 02 2021 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4824756	+ EDI: STF1.COM		
		Jun 02 2021 22:58:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
4822359	+ EDI: STF1.COM		
		Jun 02 2021 22:58:00	Suntrust Bank, PO Box 980, Newport News, VA 23607-0980
4822360	+ EDI: STF1.COM		
		Jun 02 2021 22:58:00	Suntrust Mortgage, 1001 Semmes Avenue, Richmond, VA 23224-2245
4826564	Email/Text: bkyelectnotices@tgsllc.org		
		Jun 02 2021 19:12:00	TGSLC, PO BOX 83100, ROUND ROCK, TX 78683-3100
4822361	+ EDI: CITICORP.COM		
		Jun 02 2021 22:58:00	Thd/cbna, P.O. Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4822341	*+	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
4822347	*+	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4822353	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4822354	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4822350	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.O. Box 15298, Wilmington, DE 19850
4822351	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.O. Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2021 at the address(es) listed below:

Name	Email Address
Chrisovalante Fliakos	on behalf of Creditor Suntrust Mortgage Inc. pamb@fedphe.com
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Suntrust Mortgage Inc. pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Suntrust Mortgage Inc. pamb@fedphe.com mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Carol Jean Bradfield pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Alan Dale Bradfield pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Alan Dale Bradfield</u>	Social Security number or ITIN	xxx-xx-2582
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carol Jean Bradfield</u>	Social Security number or ITIN	xxx-xx-8083
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-03359-HWV			

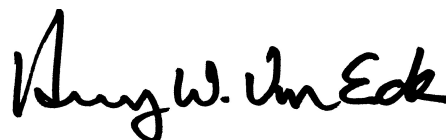
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan Dale Bradfield

Carol Jean Bradfield

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk

6/2/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.